

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: \_\_\_\_\_ Case No.: 24-13197-VFP  
DAWN M. BOWERS-CARD AND Chapter: 7  
RICHARD L. CARD, JR. Judge: Vincent F. Papalia

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**NOTICE OF PROPOSED ABANDONMENT**

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David Wolff \_\_\_\_\_, Trustee \_\_\_\_\_ in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

United States Bankruptcy Court  
50 Walnut Street  
3rd Floor  
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia on July 10, 2024 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

Real property located at 3 Cemetery Road, Blairstown, New Jersey

Value: \$345,000.00

Liens on property:

CrossCountry Mortgage

\$319,000.00 (approximately)

Amount of equity claimed as exempt:

\$21,841.64

Objections must be served on, and requests for additional information directed to:

Name: David Wolff, Trustee  
Address: 750 Route 34, Suite 11, Matawan, New Jersey 07747  
Telephone No.: (732) 566-1189

In re:  
Dawn M Bowers-Card  
Richard L Card, Jr.  
Debtors

Case No. 24-13197-VFP  
Chapter 7

District/off: 0312-2  
Date Rcvd: May 31, 2024

User: admin  
Form ID: pdf905

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Dawn M Bowers-Card, Richard L Card, Jr., 3 Cemetary Road, Blairstown, NJ 07825-3002
520206583	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5611
520206586	+ CardioVascular Health Consultants PA, PO Box 1259 Dept #88679, Oaks, PA 19456-1259
520206588	Center for Family Services, 492 NJ 57, Washington, NJ 07882
520206591	+ City of Allentown EMS, 723 W Chew St, Philadelphia, PA 19178-0001
520206599	+ DELDOT, PO Box 4971, Trenton, NJ 08650-4971
520206601	+ DRJTBC, PO Box 4971, Trenton, NJ 08650-4971
520206602	+ Hunterdon Healthcare, 10604 Justin Drive, Urbandale, IA 50322-3755
520206603	Klarna Credit, PO Box 206487, Dallas, TX 75320-6487
520206605	Linebarger Goggan Blair & Sampson, LLP, PO Box 90128, Harrisburg, PA 17109-0128
520206609	+ Medtronic, 13019 Collection CenterDrive, Chicago, IL 60693-0130
520206614	NJ EZPASS, C/O RMCB, PO Box 1235, Elmsford, NY 10523-0935
520206616	+ PATPK, PO Box 645631, Pittsburgh, PA 15264-5254
520206619	Progressive Physicain Associates, PO Box 678398, Dallas, TX 75267-8398
520206627	+ Verve, PO Box 6812, Tampa, FL 33608-0812

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 31 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 31 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520206580	+ Email/Text: mreed@affcollections.com	May 31 2024 20:33:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
520206581	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 31 2024 20:43:18	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520206582	+ Email/Text: kristin.villneauve@allianceoneinc.com	May 31 2024 20:32:00	Alliance Once Receivables Management, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
520206584	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2024 20:43:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520206585	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 31 2024 20:43:40	Capital One Auto, 7933 Preston Road, Plano, TX 75024-2359
520211872	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 31 2024 20:43:52	Capital One Auto Finance, a division of, AIS

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: May 31, 2024

Form ID: pdf905

Total Noticed: 51

520206587	^ MEBN	May 31 2024 20:31:33	Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520206589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2024 20:54:15	CareCentrix, PO Box 277947, Atlanta, GA 30384-7947
520206590	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2024 20:43:24	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520206592	+ Email/Text: mediamanagers@clientservices.com	May 31 2024 20:32:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520206593	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 31 2024 20:33:00	Client Services, PO Box 1503, Saint Peters, MO 63376-0027
520206594	Email/Text: GenesisFS@ebn.phinsolutions.com	May 31 2024 20:33:00	Comenity Bank, PO Box 659465, San Antonio, TX 78265-9465
520206595	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 31 2024 20:33:00	Concora Credit, PO Box 84059, Columbus, GA 31908-4059
520206596	+ Email/PDF: creditonebknotifications@resurgent.com	May 31 2024 20:43:16	Credit Collections Service, PO Box 773, Needham Heights, MA 02494-0918
520206597	+ Email/Text: bankruptcy@cbtno.com	May 31 2024 20:33:00	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520206598	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 31 2024 20:32:00	Crescent Bank, Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
520206600	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 31 2024 20:33:00	Cross Country Mortgage, PO Box 818060, Cleveland, OH 44181-8060
520206603	^ MEBN	May 31 2024 20:34:20	DESTINY MASTERCARD, GENESIS FS CARD SERVICES, PO BOX 4477, Beaverton, OR 97076-4401
520206606	+ Email/PDF: resurgentbknotifications@resurgent.com	May 31 2024 20:43:38	Klarna Credit, PO Box 206487, Dallas, TX 75320-6487
520206611	Email/Text: bankruptcydpt@mcmcg.com	May 31 2024 20:33:00	Lvng Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520206613	Email/Text: ml-ebn@missionlane.com	May 31 2024 20:32:00	MIDLAND CREDIT MANAGEMENT, PO BOX 51319, Los Angeles, CA 90051-5619
520206607	+ Email/Text: MDSBankruptcies@meddat sys.com	May 31 2024 20:32:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520206608	+ Email/Text: MDSBankruptcies@meddat sys.com	May 31 2024 20:32:00	Medical Data Systems (MDS), 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
520206610	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 31 2024 20:54:18	Medical Revenue Services, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
520206612	+ Email/Text: bankruptcydpt@mcmcg.com	May 31 2024 20:33:00	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
520206615	Email/Text: bcwrtoff@cablevision.com	May 31 2024 20:33:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
520206618	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 20:43:36	Optimum, 1111 Stewart Avenue, Bethpage, NY 11714-3581
520206617	+ Email/Text: recovery@paypal.com	May 31 2024 20:32:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520206620	Email/Text: accounting@recoveryrmg.com	May 31 2024 20:32:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
			Receivable Management Group, 2901 Unibversity Avenue 29, Columbus, GA 31907

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: May 31, 2024

Form ID: pdf905

Total Noticed: 51

520206621	^ MEBN	May 31 2024 20:33:19	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
520206622	+ Email/Text: MDSBankruptcies@meddatsys.com	May 31 2024 20:32:00	SLPG Physician Group, c/o Medical Revenue Service, PO Box 1149, Sebring, FL 33871-1149
520206623	+ Email/Text: MDSBankruptcies@meddatsys.com	May 31 2024 20:32:00	SLUHN Warren, c/o Medical Revenue Service, PO Box 1149, Sebring, FL 33871-1149
520206624	+ Email/Text: bankruptcydpt@mcmcg.com	May 31 2024 20:33:00	T-Mobil, c/o Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
520206625	+ Email/Text: bankruptcydepartment@tsico.com	May 31 2024 20:33:00	TRANSWORLD SYS INC/33, PO BOX 15609, Wilmington, DE 19850-5609
520206626	+ Email/Text: ECMCBKNotices@ecmc.org	May 31 2024 20:33:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520206604	##+	KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2024 at the address(es) listed below:

Name	Email Address
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David Wolff

dwtrustee@verizon.net NJ50@ecfcbis.com

Denise E. Carlon

on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joan Sirkis Warren

on behalf of Joint Debtor Richard L Card Jr. joan@joanlavrylaw.com

Joan Sirkis Warren

on behalf of Debtor Dawn M Bowers-Card joan@joanlavrylaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5